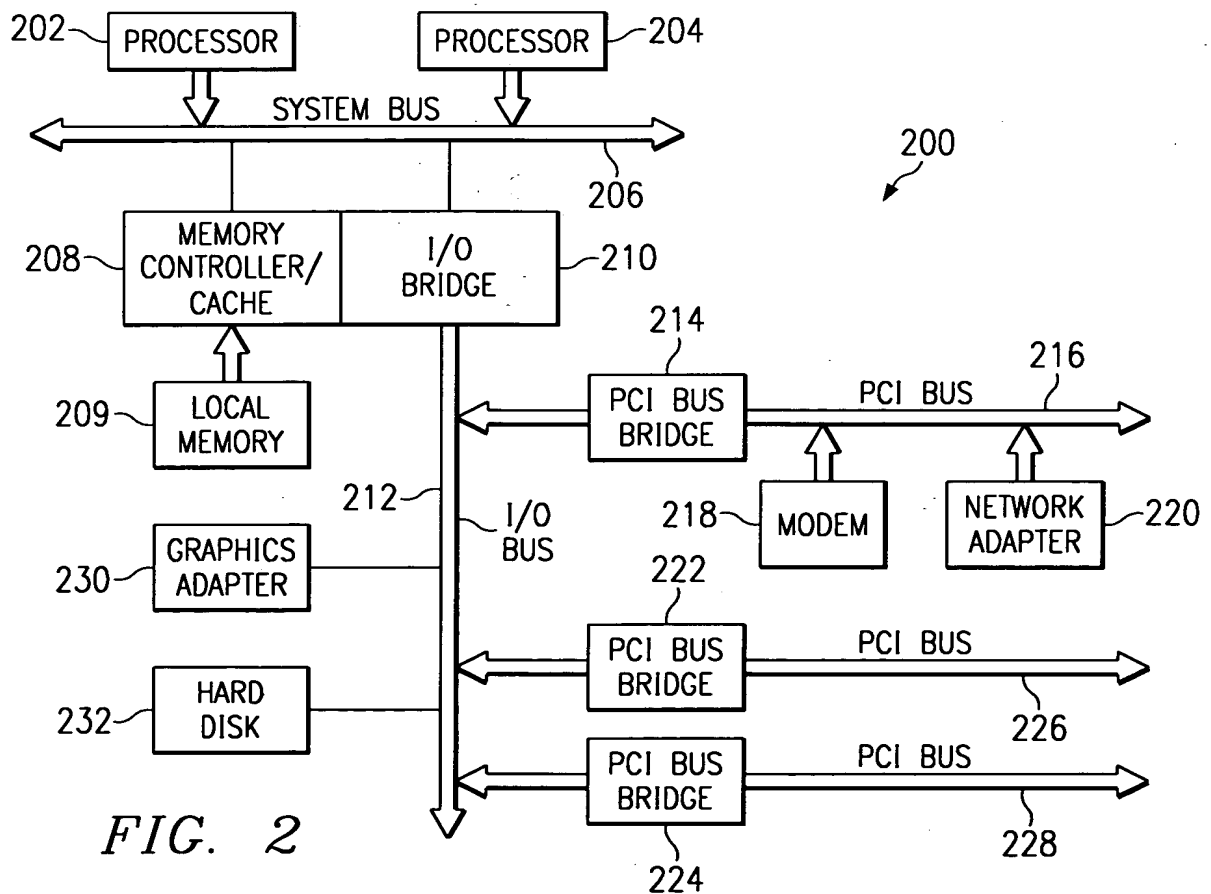
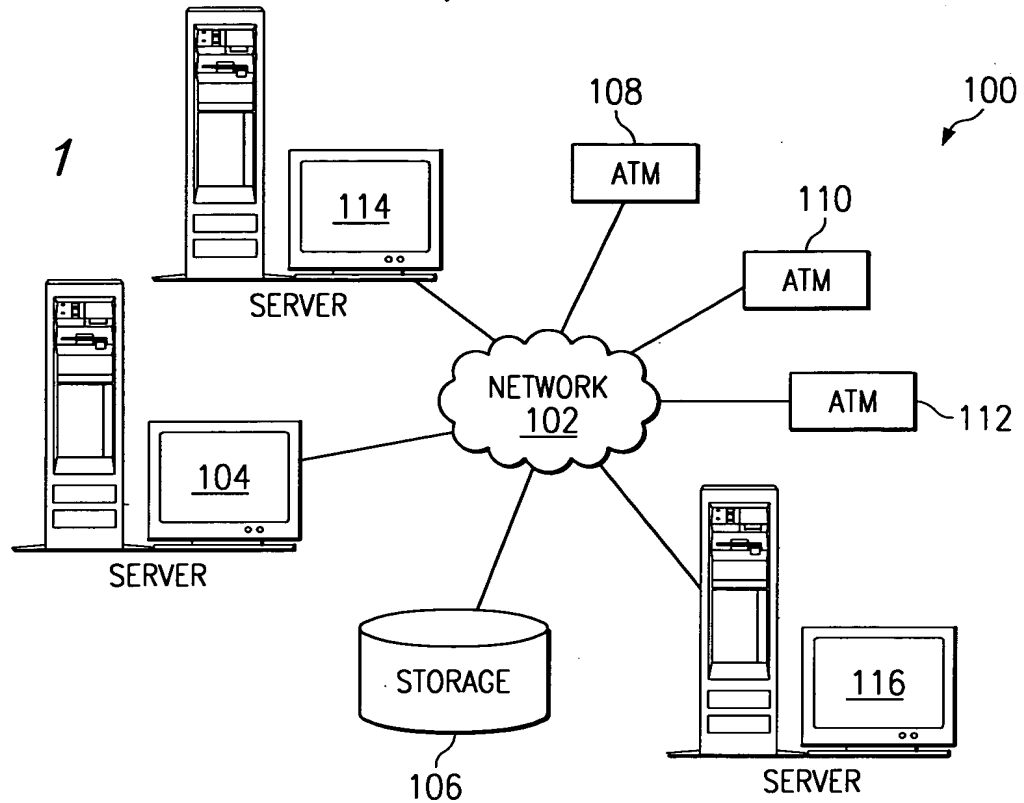
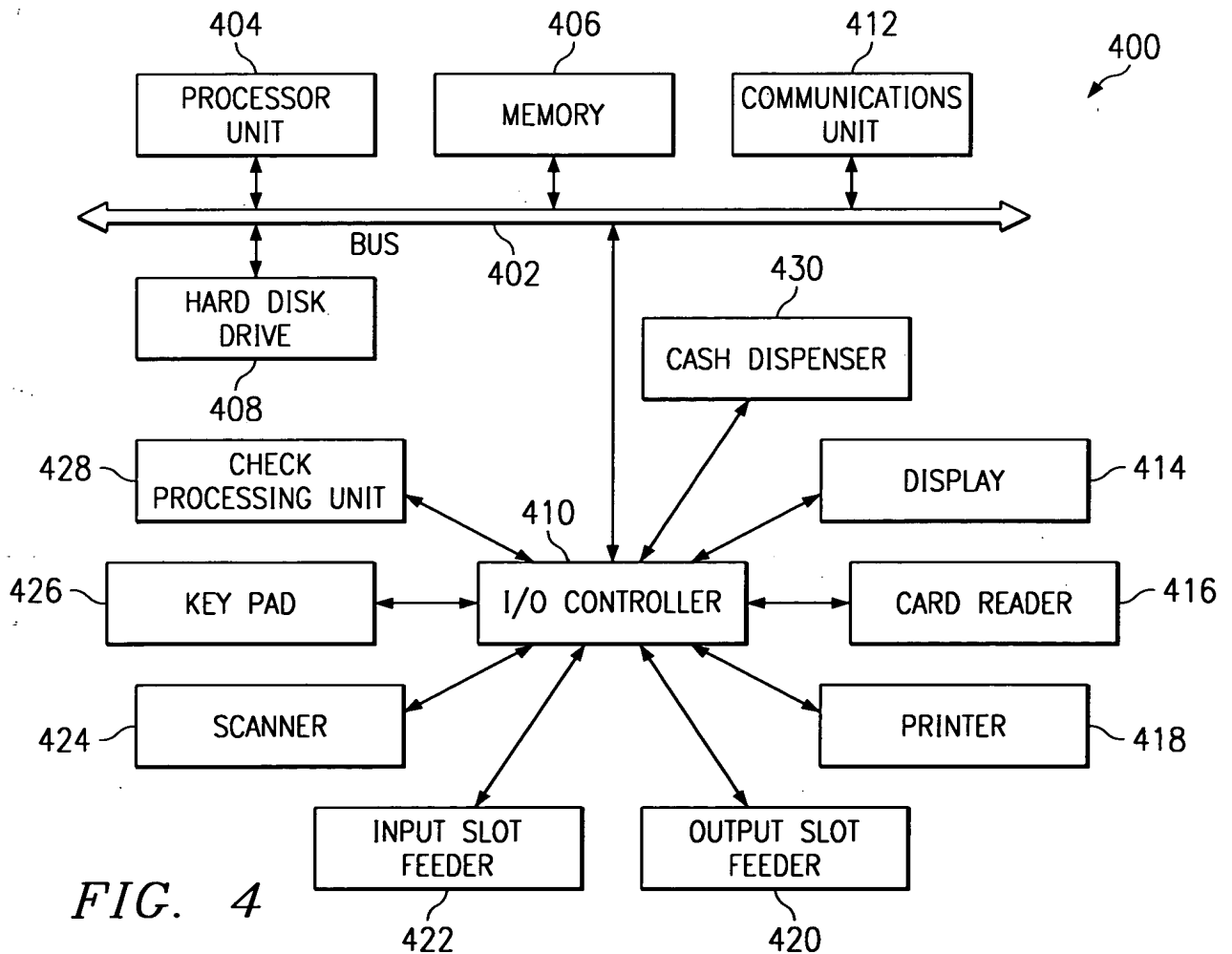
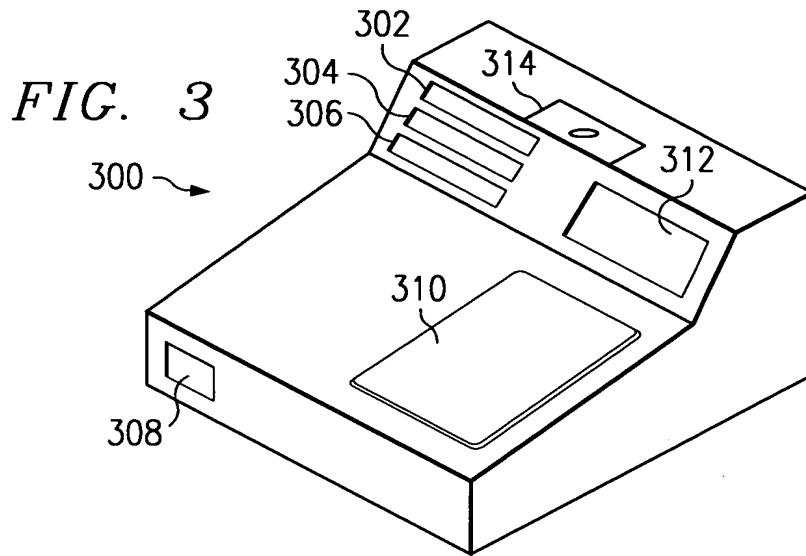
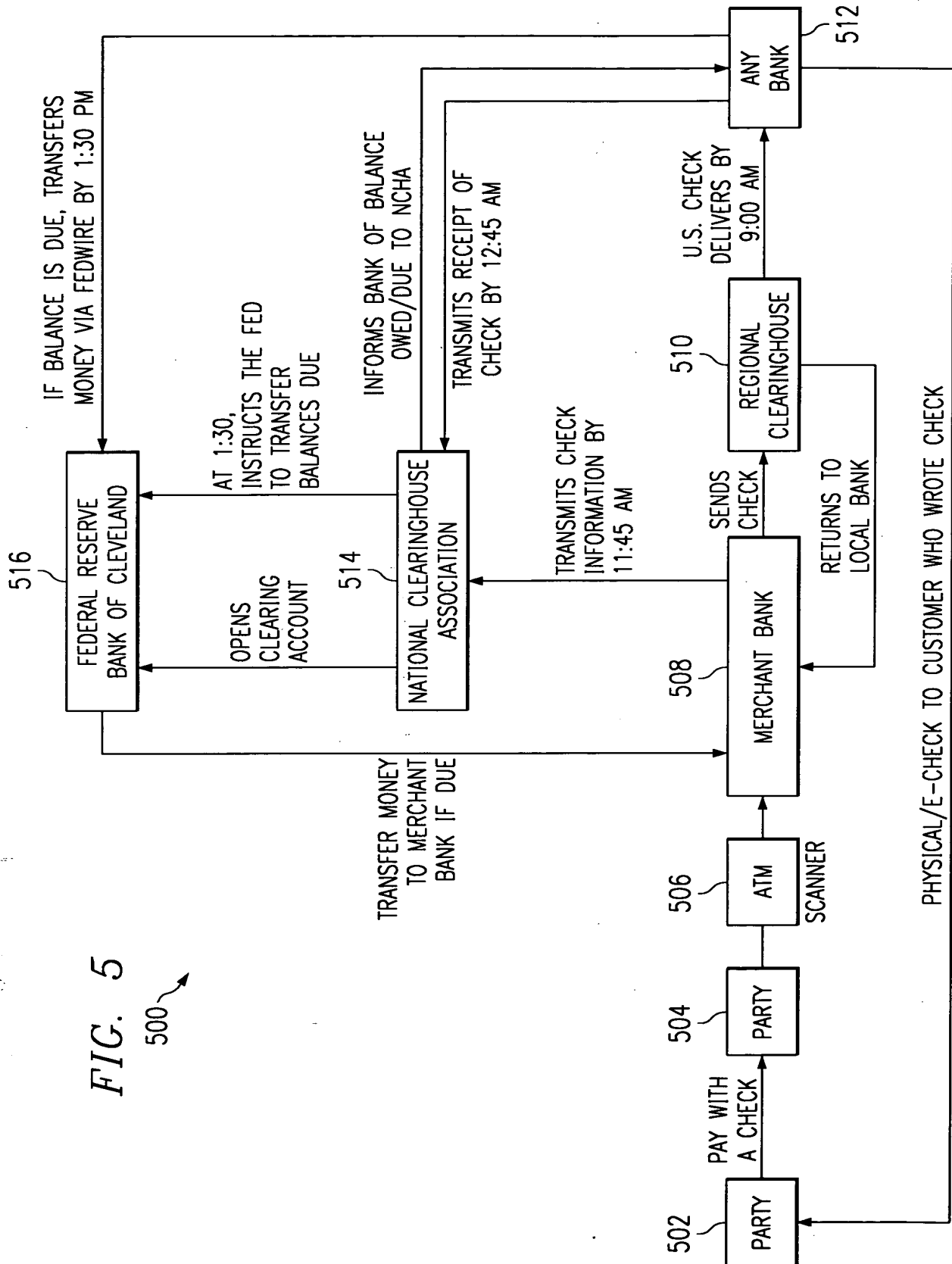


FIG. 1







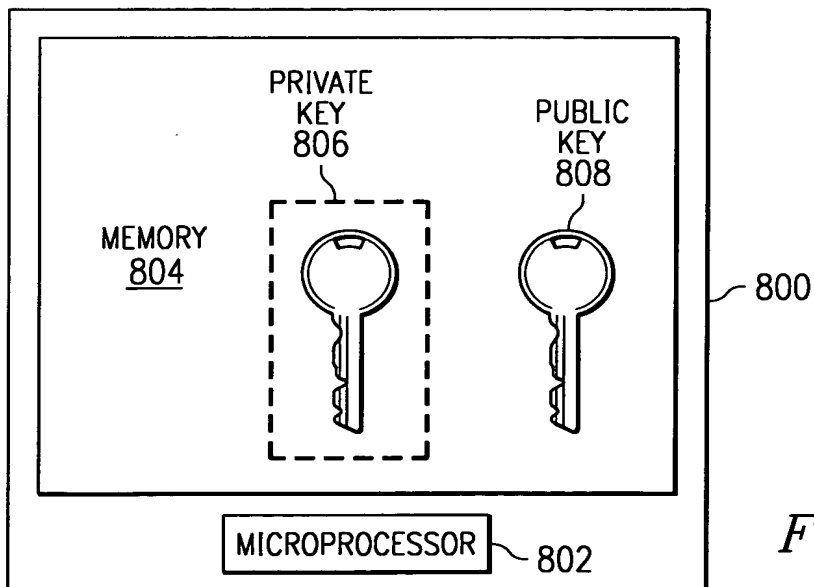
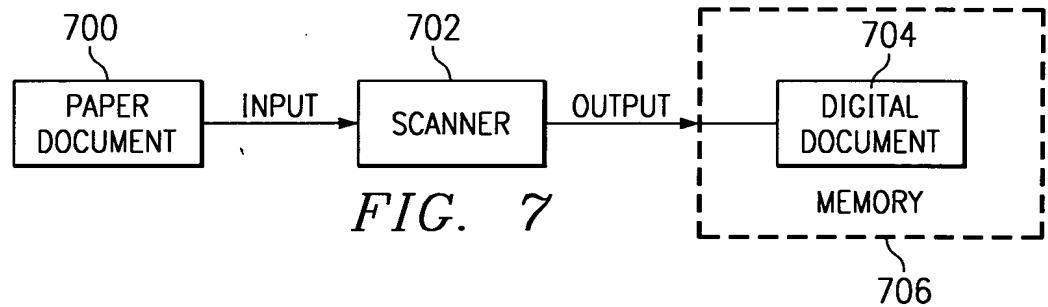
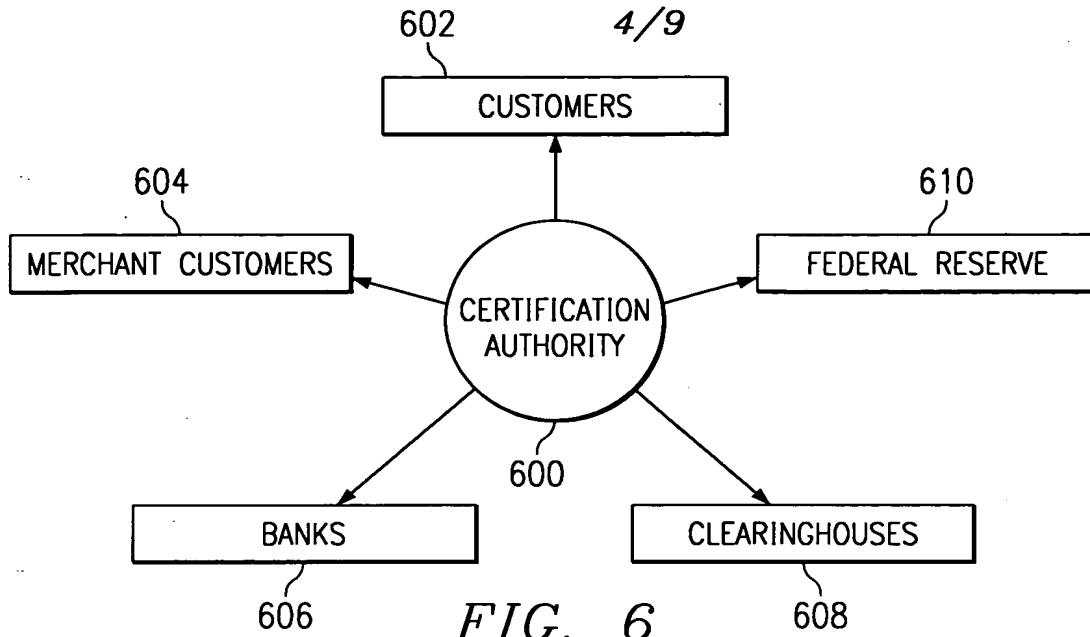


FIG. 9

900

BOB JONES
3835 MAIN STREET - (816)123-4567
KANSAS CITY, MO 01411

No. 1792

6/30 1998 18-137/
1010

Pay to the Order of PAYEE 902 \$ 100.00 904

ONE HUNDRED AND no/100s 908 DOLLARS

FIRST NATIONAL BANK
ONE MAIN - SUITE 6A
KANSAS CITY, MISSOURI 01412

INVOICE #593281 906

1:00 2100 66\ : 770 || 964076|| : 2121

FIG. 10

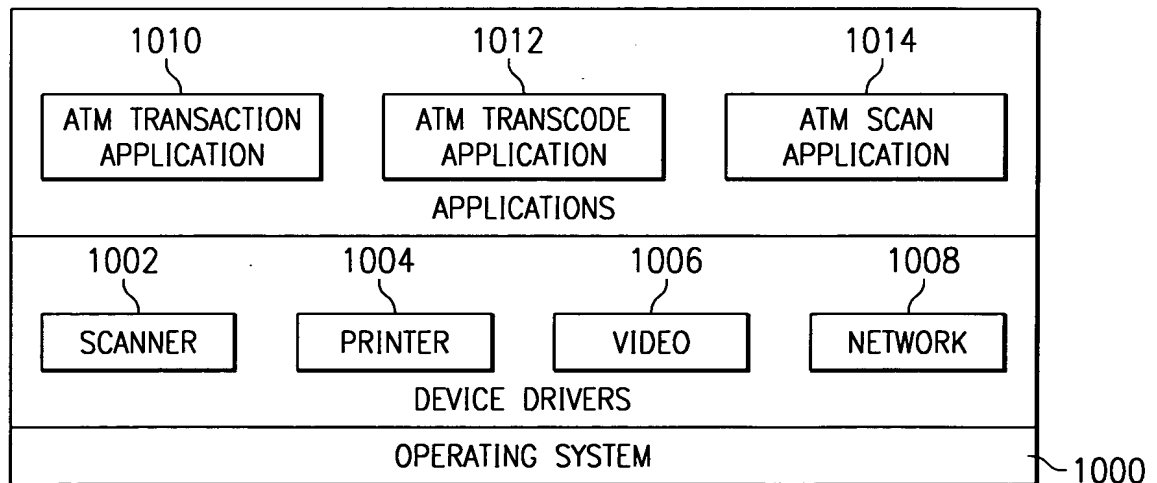


FIG. 11

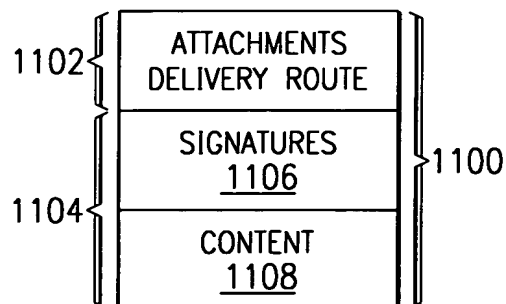


FIG. 12A

```
<fsml-doc docname="echeck187" type="check">
<action>
<blkname>act1
<crit>true
<vers>1.0
<function>payment
<reason>process
</action>
<check>
<blkname>check2>
<crit>true
<vers>1.0
<checkdata>
<checksum>187
<dateissued>19970519
<datevalid>19970519
<country>us
<amount>1000000.00
<currency>usd
<payto>Chili Pepper
</checkdata>
<checkbook>2048
<legalnotice>This instument subject to check law
</check>
<signature>
<blkname>sig7
<crit>true
<vers>1.5
<sigdata>
<blockref>act1
<hash alg="sha">J4t/NI7s44lqSMTR1/1bkgABwug=
<blockref>check2
<hash alg="sha">vFns/1Vm9QaRDFAgtijkE24cozk=
<blockref>acct-11111111-00000001
<hash alg="sha".f51C8MWtSVgeCQPOmzDTBjy1Zg=
<nonce>9D9BC5AA75
</cert>
<signature>
<blkname>banksig6
```

1200

FIG. 12B

1200

```
<crit>true
<vers>1.5
<sigdata>
<blockref>acct-11111111-00000001
<hash alg="sha">fF51C8MwtSVgeCQP0mzDTBjy1zg=
<blockref>cert-11111111-00000001
<hash alg="sha">1xzwMBQg7/rXMxC8k79xyotRTVY=
<nonce>9D9BC5AA75
<sigref>cert-11111111
<sigtype>bankacct
<algorithm>sha/dsa
<location>us
</sigdata>
<sig>
Jlnh43b1zYlydAELCmAo6j8nY/
l=:mBnAYXvAB7Pm+EWU865jIQvEr7A=
</signature>
<cert>
<blkname>cert-1111111
<crit>true
<vers>1.0
<certtype>x509v1
<certissuer>/C=US/ST=MD/O=FSTC/OU=checking CA/
<certserial>1
<certdata>
</cert>
</fsm1-doc>
```

FIG. 13

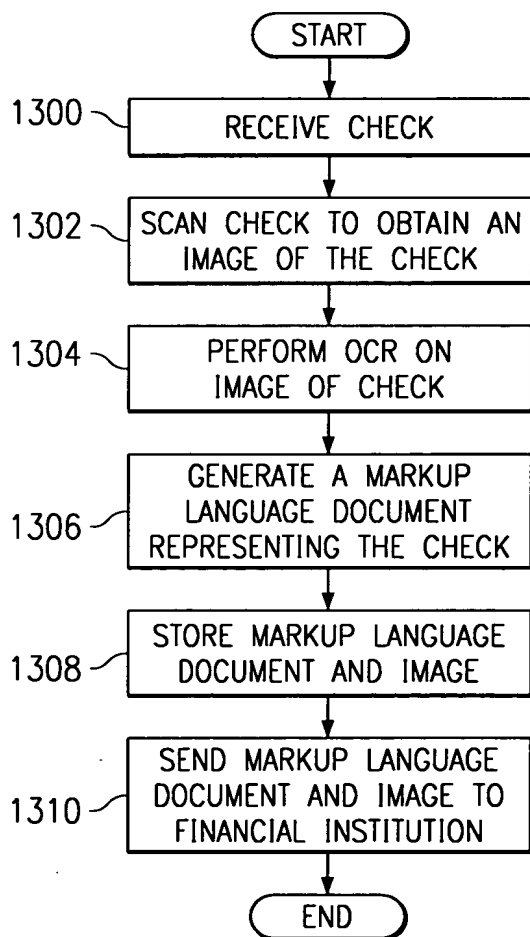


FIG. 14

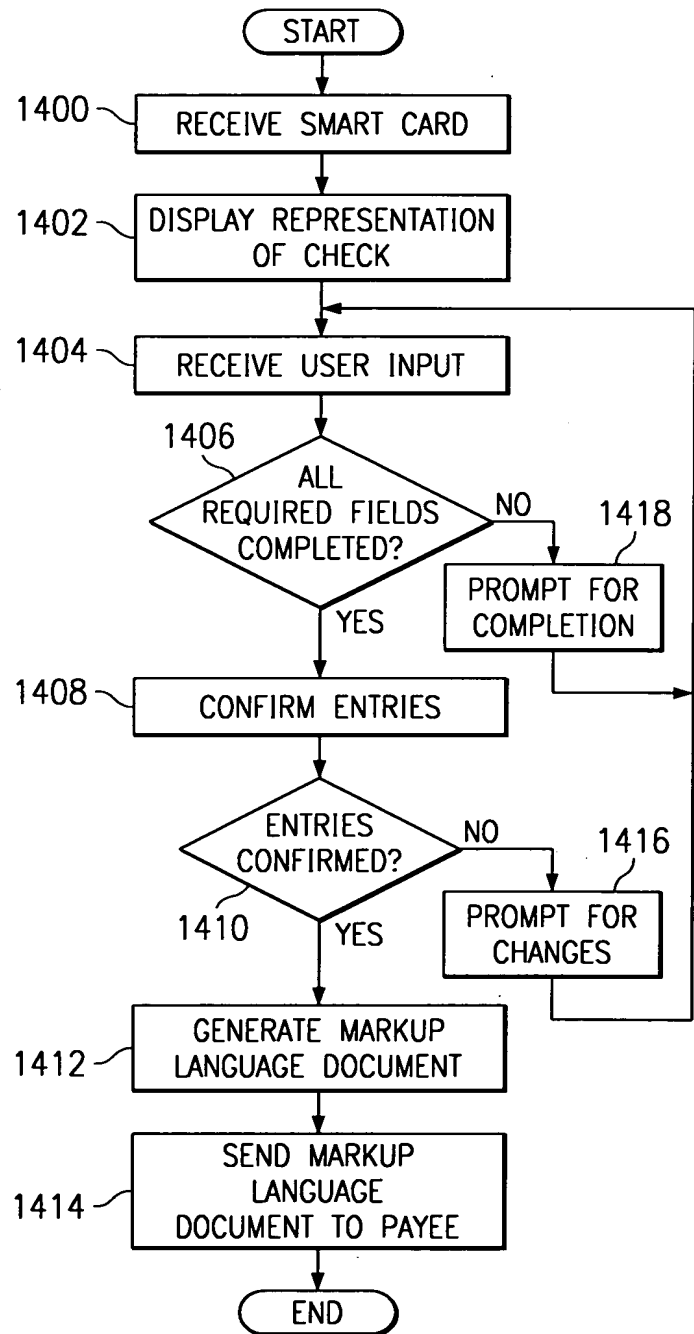


FIG. 15

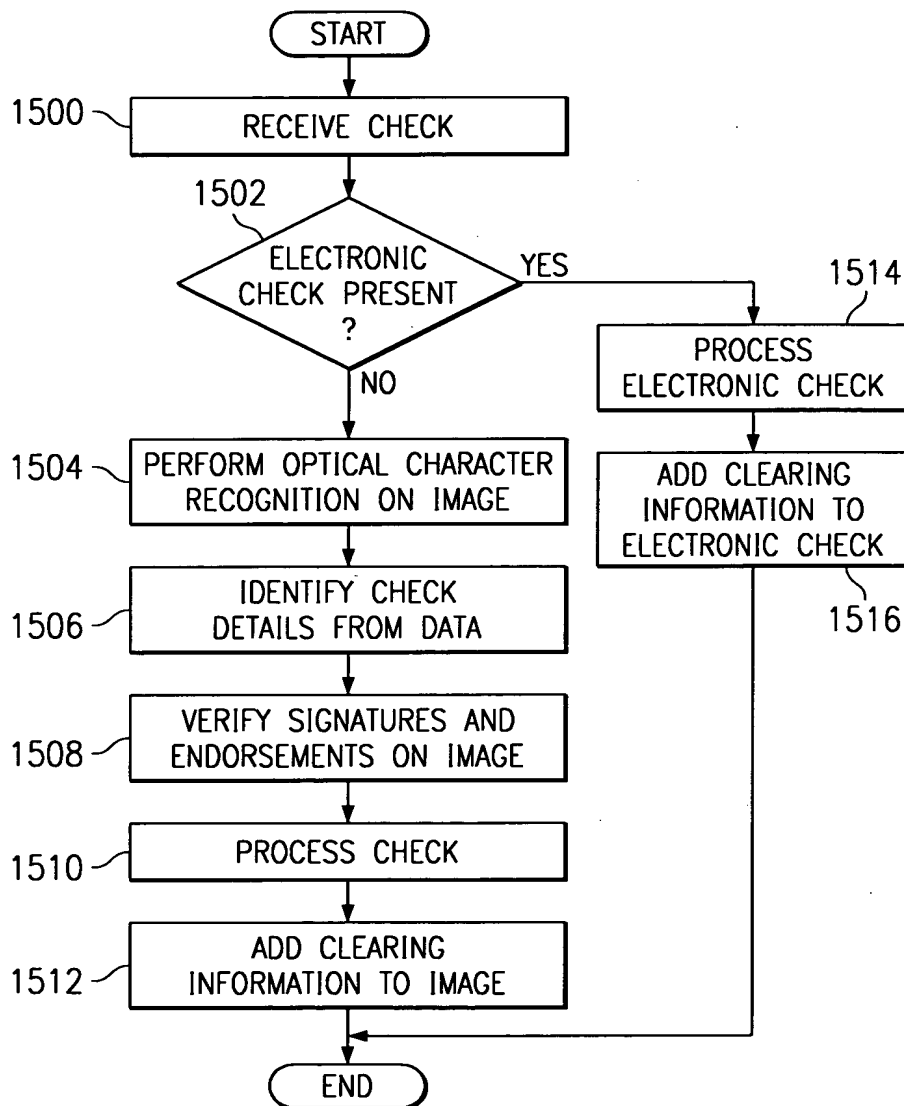


FIG. 16

